

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stacey Lynn Williams
Debtor

Case No. 15-00415-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 1
Total Noticed: 20

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2020.

db +Stacey Lynn Williams, 222 M Street, Littlestown, PA 17340-1510
cr Rural Housing Customer Service Center Usda, P O BOX 66879, St. Louis, MO 63166-6879
cr Rural Housing Servic Customer Service Ctr USDA, P. O. Box 66879, St. Louis, MO 63166-6879
4601331 +AMERICAN COLLECTIONS E, 205 S WHITING ST STE 500, ALEXANDRIA, VA 22304-3632
4601332 +ARS ACCOUNT RESOLUTION, 1643 HARRISON PKWY STE 1, SUNRISE, FL 33323-2857
4601334 +EMERGENCY PHY ASSOC, 2620 RIDGEWOOD ROAD, SUITE 300, AKRON, OH 44313-3527
4601335 +PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4747
4601336 +ROSEANNE C RODGERS D, 340 LUMBER STREET, SUITE C, LITTLESTOWN, PA 17340-1668
4601337 +STONESIFER SONS SA, 791 SELLS STATION ROAD, LITTLESTOWN, PA 17340-9434
4601338 +TEK-COLLECT INC, 871 PARK ST, COLUMBUS, OH 43215-1441
4601339 +THOMAS I PULEO ESQUIRE, BNY INDEPENDENCE CENTER, 701 MARKET ST STE 5000, PHILADELPHIA, PA 19106-1541
4601340 +TRICIA TING MD, UNIVERSITY OF MD, 16 S EYTAW STREET, BALTIMORE, MD 21201-1626
4601341 +UNIV OF MARYLAND FAC, 22 S GREENE STREET, BALTIMORE, MD 21201-1544
4601342 +USDA RURAL DEVELOPMENT, 4300 GOODFELLOW BLVD, SAINT LOUIS, MO 63120-1719
4601343 +YORK ADAMS TAX BUREAU, 240 WEST STREET, GETTYSBURG, PA 17325-2509

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: USDARHS.COM Apr 21 2020 23:13:00 RURAL DEVELOPMENT USDA,
CENTRALIZED SERVICING CENTER, PO BOX 66879, ATTN: BKR DEPT, ST LOUIS, MO 63166-6879
4601333 E-mail/Text: bankruptcy@usecapital.com Apr 21 2020 19:29:25 CAPITAL ACCOUNTS,
PO BOX 140065, NASHVILLE, TN 37214-0065
4603858 +E-mail/Text: bankruptcy@cavps.com Apr 21 2020 19:29:10 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4641961 EDI: USDARHS.COM Apr 21 2020 23:13:00 USDA, RURAL DEVELOPMENT,
CENTRALIZED SERVICING CENTER, ATTN: BKR DEPT, PO BOX 66879, ST. LOUIS, MO 63166-6879
4607484 +E-mail/Text: kcm@yathb.com Apr 21 2020 19:28:47 YORK ADAMS TAX BUREAU, PO BOX 15627,
YORK, PA 17405-0156

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Rural Housing srv Centralized servicing ctr USDA

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Gary J Imblum on behalf of Debtor 1 Stacey Lynn Williams gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
Thomas I Puleo on behalf of Creditor United States of America, United States Department of
Agriculture, Rural Housing Service tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Stacey Lynn Williams**
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:15-bk-00415-HWV

Social Security number or ITIN xxx-xx-9005
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stacey Lynn Williams
aka Stacey L. Williams

By the
court:

4/21/20

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.
- This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**